

Abstract of the Disclosure

An electronic payment system and method with an anonymous represent payment card is provided which ensure the anonymity of a client and are available for electronic commerce and real transactions. The electronic payment system includes: an electronic payment web server connected to a client terminal through the Internet, for providing an identification number and password to a client who applies for a registration, providing a representative payment card to the client who applies for the card, and downloading an electronic wallet driving program to an web browser of the client terminal; and a payment gateway server connected to the electronic payment web server by a leased line, for receiving a representative payment card issued by a financial system of a financial company and to be provided through the electronic payment web server to the client who applies for the card, incorporating the identification number of the representative payment card into an electronic wallet corresponding to the client's identification number, receiving a client's product purchase information from the electronic wallet driving program downloaded to the client terminal, requesting an approval for payment with the representative payment card to the financial system in response to a payment approval request from an Internet shopping mall server, and informing the Internet shopping mall server of the result of payment approval request from the financial system. The client's authentication is achieved by the identification number and password, so that the representative payment means can be used in affiliated electronic commerce shops with secured anonymity. The representative payment card can be efficiently used in existing credit card-affiliated shops using its identification number.